BRITISH ASSURANCE COMPANY,

2, King-street, Cheapside.

Chairman—STEPHEN SMART, Esq., A.R.A.

The rates for both Fire and Life Assurances are as low as can be safely taken. The premiums for Life Assurance made payable to suit the convenience of the assured. Prospectuses and all particulars may be had at the head office, or of any of the agents.

JOHN REDDISH, Manager.

THE WESTMINSTER and GENERAL LIFE

OFFICE, at the WESTMINSTER FIRE OFFICE, 37, King-street, Covent Garden, London.

TRUSTEES.

George Dodd, esq., M.P. | Colonel W. H. Maycock.
Geo. Mercer Henderson, esq. | Joseph Wm. Thwaites, esq.

The rates of premium for assurances, either participating or not participating in the profits of the Association, are as low as is consistent with security.

The additions made to the sums assured by policies which have participated in the three divisions of profit declared in 1838, 1847, and 1850, have averaged one-half of the premiums paid on those policies.

Every restriction or condition of assurance not absolutely necessary for the security of the office, has been withdrawn from the policies.

Every facility offered to persons about to effect assurances on lives, and any information that may be required on the subject of life assurance, can be obtained on application at the office.

W. M. BROWNE, Actuary.

Agents required in the principal country towns.

MERCHANT'S & TRADESMAN'S MUTUAL

LIFE ASSURANCE SOCIETY, 4, Chatham-place, Blackfriars, London, and all the principal towns in the kingdom.

TRUSTEES.

John Musgrave, esq., M.P. | David Ferguson, esq.
Jeffery Smith, esq. | Thomas How, esq.

ADVANTAGES OFFERED BY THIS SOCIETY.

Policies indisputable, except in cases of fraud.
All the medical fees paid by the Society.
Assurances of every description effected.

NON-FORFEITURE OF POLICIES.

Assurers unable, or who find it inconvenient, to pay their premiums as they fall due, may have a credit on application to the board.

Loans granted on personal and other securities, in connexion with life assurance.

The directors, being desirous of extending the agencies in and round the metropolis and throughout the provinces are ready to receive applications from influential and active persons, accompanied with a reference.

GEORGE THOMSON, Manager.
THOS. MUSGRAVE, Secretary.

CLERICAL, MEDICAL, and GENERAL LIFE

ASSURANCE SOCIETY.

Persons of all ages, and in every station, may assure with this Society, and the assured can reside in any part of Europe, the Holy Land, Egypt, Madeira, the Cape, Australia, New Zealand, and in most parts of North and South America, without extra charge.

FIFTH DIVISION OF PROFITS.

The FIFTH BONUS was declared in January last, and the amount varied with the different ages, from 24*l* to 40 per cent. on the premiums paid, during the last five years; or from 1*l.* to 2*l.* 12*s.* per cent. per annum on the sums assured.

The small share of profit divisible to future among the shareholders being now provided for, without intrenching on the amount made by the regular business, the Assured will hereafter derive all the benefits obtainable from a Mutual Office, with, at the same time, the protection from liability, secured by means of an ample Proprietary Capital—then combining, in the same office, all the advantages of both systems.

A copy of the last report, setting forth full particulars, with a prospectus, can now be obtained of any of the Society's agents, or by addressing a letter to

GEO. H. PINCKARD, Resident Secretary,
20, Great Russell-street, Bloomsbury, London.

PHŒNIX FIRE ASSURANCE COMPANY,

Lombard-street, and Charing-cross, London.
Established in 1782.

TRUSTEES AND DIRECTORS.

SIR ROBERT HARRY INGLIS, Bart. M.P.

Deshon Barton, esq.	James Heriot, esq.
Cornelius Edward Cowper, esq.	John Derrion Mangnall, esq.
William Cotton, esq.	J. Masterman, esq. M.P.
William Davis, esq.	John Petty Muspratt, esq.
George Arthur Fuller, esq.	Richard Price, esq.
Emanuel Goodhart, esq.	George Stanley Repton, esq.
James A. Gordon, esq.	Benjamin Shaw, esq.
Henry Green, esq.	Charles Saunders Turner, esq.
Joseph Owen Harris, esq.	Matthew Whiting, esq.
Kirkman Daniel Hodgson, esq.	Thomas Wilson, esq.
Thomas Hodgson, esq.	

ASSISTANT DIRECTOR—Thomas Richter, esq.
AUDITORS.
John Davis, esq. | John Hodgson, esq.
William Hammond, esq.
SECRETARIES.
Wilmer Harris, esq. | George William Lovell, esq.
ARCHITECT AND SURVEYOR—John Shaw, Esq.
SOLICITORS.—Messrs. Dawes and Sons, Angel-court.

Insurances against Loss by Fire are effected by the PHŒNIX COMPANY upon every description of Property, in every part of the World, on the most favourable Terms.

Persons insuring with the PHŒNIX COMPANY are not liable to make good the losses of others, as in the case in some offices.

Insurances with this Company existing at Midsummer must be renewed within Fifteen days thereafter, or they will become void.

Receipts are now ready at the principal Offices, Lombard-street and Charing-cross, and with the respective Agents throughout the United Kingdom.

PROVIDENT LIFE OFFICE, 50, REGENT-

STREET; CITY BRANCH: 8, ROYAL EXCHANGE BUILDINGS. Established 1806.

Invested Capital, £1,311,781.
Annual Income, £153,804. Bonuses Declared, £74,000.
Claims paid since the establishment of the Office, £3,067,736.

PRESIDENT.
The Right Honourable Earl GREY.

DIRECTORS.
William Henry Stone, esq., Chairman.
Henry R. Alexander, esq., Deputy-Chairman.

Henry Hobson Cheverhill, esq.	Benjamin Oliviers, esq., F.R.S.
James Deans, esq.	William Ostler, esq.
William Judd, esq.	Apsley Pellatt, esq.
Sir Richard D. King, bart.	George Round, esq.
The Hon. Arthur Kinnaird, M.P.	The Rev. James Sherman.
Thomas Meacham, esq.	Frederick Squire, esq.

J. A. Beaumont, esq. Managing Director.

PHYSICIAN—John Mortimer, M.D. F.R.S. 18, Upper Montague-street, Montague-square.

Nineteen-twentieths of the profits are divided among the insured.

EXAMPLES OF THE EXTINCTION OF PREMIUMS BY THE SURRENDER OF BONUSES.

Date of Policy.	Sum Insured.	Original Premium.	Bonuses added or hereafter, to be further increased annually.
	£.	£. s. d.	£. s. d.
1806	1,000	79 10 10 extinguished.	1,000 0 0
1811	1,000	32 10 0 ditto	200 17 5
1816	1,000	35 10 10 ditto	114 19 10

EXAMPLES OF BONUSES ADDED TO OTHER POLICIES.

Policy No.	Date.	Sum Insured.	Bonuses added.	Total with additions to be further increased.
		£	£ s. d.	£ s. d.
88	1807	500	925 12 1	1,425 12 1
1170	1836	1,000	1,325 0 0	2,325 0 0
2000	1850	5,000	3,000 17 1	8,000 17 1

Prospectuses and full particulars may be obtained upon application to the Agents of the Office in all the principal towns of the United Kingdom; at the City Branch; and at the head Office, No. 50, Regent-street.

REDUCED PRICES.—EDWARD SIMMS

Oak Yellow Deals, from 6*d.* to 7*d.* per foot cube; Sash Stiles, 2*d.*

1 inch Yellow or White Boston Floor boards, prepared, 12*s.* 6*d.* to 14*s.* 6*d.* per square. 1 inch ditto, 12*s.* to 17*s.* 6*d.* per square.

Yellow Deals, from 9*l.* to 9*l.* 10*s.* per load.

Yellow Deals, from 6*l.* to 6*l.* 10*s.* each. Planed, from 8*l.* per hundred.

Deeming Timber, from 6*l.* 6*s.* per load, and all other descriptions at equally low prices for cash.

Apply to Mr. MAY, 20, Leadenhall-street.

MUIR'S PATENT

PLANING MACHINE.

SAW MILLS, GILLINGHAM-STREET, PIMLICO.

TIMBER of any size, PLANKS, DRALS,

and BATTENS, &c., sawn on the most approved principle; Boards, &c., prepared, matched, and grooved, by Muir's Patent Machinery. The Mills have all the advantages of navigation and water-carriage, being connected with the Thames by the Grosvenor Canal. Goods fetched from the docks, and carted home free of charge.

Address to HENRY SOUTHAM,
Saw Mills, Gillingham-street, Pimlico.
N.B. Estimates given for flooring and Pimlico.

THE GENERAL WOOD-CUTTING

COMPANY, TIMBER WHARF,
SAWING, PLANING, AND MOULDING MILLS,
Belvedere-road, Lambeth, near Waterloo-bridge.

are prepared to supply timber and deals, &c. cut and sawed, to any extent, at the current prices of the day. They have a large stock of WELL-SEASONED FLOORING and MATCH BOARDS, which, being manufactured by themselves, they offer at the lowest remunerating profit. Buyers of timber, &c. from the company, will find their extensive saw mills a convenience for the immediate conversion of their purchases to any purpose which may suit them.

The Company beg leave to call the attention of the trade to their NEW MOULDING LIST, the largest ever published, and to state that, in addition to the numerous patterns therein delineated, their machinery is enabled them to execute every description of mouldings, from drawings, &c. with an accuracy and despatch which must insure satisfaction.

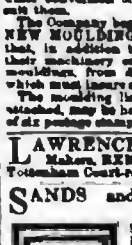
The moulding list, containing nearly 200 diagrams, with prices attached, may be had at the mills, or shall be forwarded on receipt of six postage stamps (the amount of the postage thereon).

LAWRENCE and SON, Carpenters and Sash

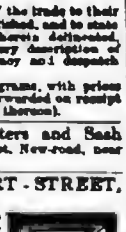
Makers, REMOVED to No. 1, Brook-street, New-road, near Tottenham Court-road.

SANDS and EMERY, ROBERT-STREET,

HEDFORD ROW.



Sashes and Frames, Shop Fronts, Doors, and all other kinds of Joiner's Work supplied on the Lowest possible terms of Prices. Wainscot and Mahogany Work done in the best manner, and French polished: Shop and Office Fittings on the shortest notice; Glazed and Polished Goods securely Packed for the Country.



By inclosing a postage stamp, a full List of Prices will be returned.

COLLAN KELLY and SON, Sash, Shop Front,

and Door Makers to the Trade, beg to inform their customers and the public generally that they are now prepared to supply their goods lower than any other house in the Trade.

3, ARTHUR-STREET,
NEW OXFORD-STREET, and
COAL-YARD, DRURY-LANE,
BLOOMSBURY.

C. K. and Son have a quantity of 4-framed square doors on stock at 7*s.* each.

N.B. By inclosing a postage stamp, a full list of prices may be had by post.

GREAVES'S BLUE LIAS LIME.—The superio

manner in which the above is ground renders it cheaper for concrete or stucco than any other lime or cement. The shell lime for mortar is burnt on an improved principle, leaving scarcely any core. The satisfaction constantly expressed by Engineers, Architects, and Contractors, of the above, is the best recommendation.

Gibbs, Canning, and Co.'s Blue Vitrified Bricks, Pipes, Junctions, Bends, and Fire Goods.

ROMAN, PORTLAND, FARIAN, ANSTON, and LIAS CEMENTS of the best quality.

SECONDS, PAVIORS, STOCKS, and other Bricks.

CHARLES RICHARDSON, 4, South Wharf, Paddington.

GREY-STONE LIME.—HALL, BROTHERS,

Merstham Lime Works, near Reigate, beg to offer to Builders and others a list of their prices for Cash on delivery.

Grey-Stone Lime	1*s.* 0*d.*	per Yard, or 36 Bushels	
Ditto, for Manure.....	0*s.* 6*d.*	ditto	ditto
Ditto, Ashes	1*s.* 6*d.*	ditto	ditto
Blaek ditto	0*s.* 6*d.*	ditto	ditto

In not less than Six Yard quantities and put on the Railway for all goods stations on the London and Brighton and South-Eastern Railways, or lime connected with them. A fresh supply, hot from the kilns daily, at the Bricklayers' Arms and Croydon Stations, and delivered to all parts.

Prices for Cash on delivery:—7*s.* per yard at the stations or works: 1*s.* per yard delivered within five miles, in not less than 5-yard quantities. Booking, 1*s.* per yard; 1*s.* per yard off, if paid monthly. Collecting charged for. The quality is warranted to be the best.—Address, Merstham, near Reigate, Croydon; or Vestal's-place, Old Kent-road.

THOMAS FREEN and CO. LIME BURNERS,

Wenlock-quay-side, Hackney-street, and Cobb's Lime supplied by the freight, direct from the Works, or from their wharfs, the Cobb's-road, Hampshire-road; Queen's Head, Great Hampshire-street, Hammersmith; or Hind's Wharf, New Wharf-road, Bethnal-green, N.E. Lambs, Tiles, Chimney-pots, Plaster, Hair, Wash Goods, &c. &c.

PARIAN CEMENT for internal use, to be

PAINTED IN A FEW HOURS AND PAPERED WITHIN A COUPLE OF DAYS.—CHARLES FRANCIS and SONS, Patentees, Nine Elms, London.

GEORGE and THOMAS EARLE,

CEMENT MANUFACTURERS, HULL.

Light and Dark equal to any made.

Also, Manufacturers of PLASTER MASTIC, Importers of MARBLE and PORTOLANA. Dealers in Stone, Slate, Hair, Whiting, &c.

ROMAN and OTHER CEMENTS,

Manufactured by J. M. BLASHFIELD, successor to the Patentees, PARKER and WYATT, who, in 1796, first introduced PARKER'S ROMAN CEMENT; also Terras and Portland Cement, English and French Plaster, Terra Cotta Chimney Pots, Tazzas, &c.

Manufactory, Mill Wall, Poplar; Depôts Commercial-road, Lambeth, and Paddington-basin.

ATKINSON'S CEMENT, so long known and

esteemed in London, for plastering purposes, is a quick-setting cement that requires no colouring.—Sold exclusively by JOHN BARLEY WHITE and SONS, Millbank-street, Westminster; and Seel-street, Liverpool.

KEENE'S and PARIAN CEMENTS and

FRENCH PLASTER for internal uses.—These well known hard stuccoes dry quickly, and can be painted upon within a few days. Made and sold by JOHN BARLEY WHITE and SONS, Millbank-street, Westminster.

PORTLAND CEMENT is the cheapest, because

the best Cement for external uses. As a stucco, it requires no colouring, does not vegetate, and is not affected by frost. As a mortar for brick-work, it may be mixed with three to four parts of sand; and, for concrete, it will carry ten to twelve times its volume of sand and gravel.—Manufactured by JOHN BARLEY WHITE and SONS, 17, Millbank-street, Westminster, and Seel-street, Liverpool.

PORTLAND CEMENT, in Casks of Four

Imperial Bushels. QUANTITY, NOT WEIGHT, BEING THE STANDARD.—CHAS. FRANCIS and SONS, Cement Works, Nine Elms, London.

PORTLAND CEMENT.—The difficulty of

procuring this valuable Cement of uniform colour and strength has hitherto prevented its more general use. Contractors and Builders will find that these two important qualities may be depended on with the greatest certainty in that manufactured by CHARLES J. HILTON, at his Roman and Portland Cement and Plaster of Paris Works, Faversham, Kent, at which place, as also at his Wharfs in London, 4, Upper Thames-street, City, and Great Scotland-yard, Westminster, orders can now be received to any extent.

PORTLAND CEMENT.—JAMES WESTON,

having commenced manufacturing the above Cement, begs to inform the trade in general that he can supply them with any quantity they may require, either at his Works, Mill-wall, Poplar; 35, Andrew's Wharf, Hart-street, Blackfriars; or Middle Scotland-yard, Westminster. Manufacturer of Roman, Lias, and Mastic Cements, French and English Plaster, &c.

PORTLAND CEMENT WORKS, NORTH-

FLEET, KENT.—Messrs. ROBINS and CO. solicit the attention of their friends and the public to their superior Cement, confident that the great improvement in the manufacture thereof during the present year will insure to them a continuance of that patronage with which they have so long been favoured.—Orders received at the Works, and 20 Great Scotland-yard, Whitehall.

March, 1852.

4, South Wharf, Paddington.

PORTLAND CEMENT.—CHARLES

RICHARDSON has the greatest confidence in introducing to the trade the above superior CEMENT, being of uniform colour and quality, a desideratum never before attained in Portland Cements. It possesses extraordinary cementitious qualities, resists the action of frost and heat, and is more durable than any other Cement; combines vegetable, turn green, or stock, in colours with which its hydraulic properties stamp it at once as the first cement of the day for work where all the above qualities are requisite. It is manufactured on the only principle Portland Cement can be, and contrary to the statements put forth by those who have hitherto had the monopoly. Manufactured by E. GREAVES, Esq. at his Works, near the River Avon, and sent to all parts of the kingdom per boat or rail, at a reduced price to the trade.

MEDINA (ROMAN) CEMENT.—The

material of which this cement is made is obtained in the Isle of Wight. It has all the properties of the Sheppy Stone, but is much better adapted to engineering works, from the rapidity with which it sets and hardens under water. It has been used at the great Breakwater at Cherbourg; in a similar work at Aldernay, and at Dover New Pier, to unite the masonry. The foundation of the centre pier of the Tubular Bridge at Menai Straits is laid in Medina Cement. A new groyne at Sandown Bay, Isle of Wight, has been constructed of no other material but this cement and shingle. The work extends 300 feet into the sea, and is exposed to the most violent pulse of the Channel, in a position where every former construction had been repeatedly washed away. The known values of the varied qualities of Roman Cement are superseded by the use of this improved magnesian one.

CHAS. FRANCIS and SONS, Nine Elms, London; or West Medina Mill, Newport, Isle of Wight.

Agent for Southampton, R. L. FLUDER, American Wharf.

PERMANENT STUCCO WASH,

WITHOUT SIZE OR OTHER CORRUPTIBLE INGREDIENT.

As used at St. George's Hospital, Hyde Park Corner.

JOHNS and CO. having effected some important improvements in the manufacture of this very useful material, confidently offer it to the notice of the Trade and the Public generally, as possessing every advantage over the common Lime Wash or Water Colour for STUCCO or BRICK WORK. It is a Stone Colour, but may be painted to any other.—DOES NOT WASH OFF.—Is perfectly dry in twenty-four hours, and, being a non-absorbent, is admirably adapted for Railway Stations, Union Workhouses, Barracks, Schools, Prisons, &c. One coat will cover 250 square yards. It will keep good for years, and MAY BE EXPORTED WITH PERFECT SAFETY.

JOHNS and CO.'S STUCCO CEMENT.—This cement, from the great reduction in price, and its substantiveness for internal as well as external surfaces, places it above all other materials of its kind; it has no caustic qualities; may be painted or papered in a few days; never blisters, cracks, or scales; soon becomes as hard as stone; and may be cleaned with a brush and water.

The merits of the PAINT are well known for its application to stucco work of all kinds, and external work generally. Numerous testimonials, prospectuses, and every information may be obtained, on application to the Sole Agents, PHILIP HARE and Co. at the Warehouse, 28, Strand-yard, Upper Thames-street. A liberal allowance to wholesale dealers.

TO ARCHITECTS, BUILDERS, &c.

ALL descriptions of TERRA COTTA,

CEMENT, and PLASTER CASTINGS, executed in a superior manner, on reasonable terms, by J. HERBERT and SON, Modellers, &c. 18, Parker-street, Drury-lane. A specimen of Corinthian, Ionic, and other Capitals; Centre Flowers, Balusters, Trusses, &c.; Elizabethan and other Chimney Shafts.